

Form 224

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Robert L. Makowski Jr.
Lisa M. Makowski
Debtor(s)

Bankruptcy Case No.: 25-20290-CMB

Chapter: 13
Docket No.: 28 - 25

CERTIFICATION

The undersigned Clerk of the above-entitled Court certifies that:

The above-captioned case was filed on **February 5, 2025** without all documentation necessary to complete the filing. The Clerk notified the Debtor(s)' attorney, or Debtors(s) if not represented by an attorney, that the deadline for filing the required schedules, statements and/or other documents was **March 2, 2025** and failure to meet that deadline would result in the dismissal of the case.

As of **April 3, 2025**, the above deadline has passed and some or all of the required documents have not been filed with the Clerk.

Michael R. Rhodes
Clerk

ORDER

IT IS HEREBY ORDERED that the above-captioned case is **DISMISSED WITHOUT PREJUDICE**, based on the foregoing *Certification* and pursuant to *Fed.R.Bankr.P. 1007* and *Amended General Order #1991-1* of the Court.

Each *Income Attachment* issued in the case is now **TERMINATED**.

Debtor(s) must immediately serve a copy of this *Order* on each employer/entity subject to an *Attachment Order*, so that each such employer/entity knows to stop the attachment.

Creditor collection remedies are **REINSTATED** pursuant to *11 U.S.C. §349*, and creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this *Order*.

Debtor(s) remain legally liable for all of their debts as if the bankruptcy *Petition* had not been filed.

Dated: April 3, 2025

Carlota M Bohm
United States Bankruptcy Judge

cm: All Creditors and All Parties In Interest

In re:
Robert L. Makowski, Jr.
Lisa M. Makowski
Debtors

Case No. 25-20290-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 03, 2025

User: auto
Form ID: 224

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Makowski, Jr., Lisa M. Makowski, 496 Venetia Road, Venetia, PA 15367-1331
cr	+ Jefferson Hills Borough, c/o Maiello Brungo & Maiello LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: jdryer@bernsteinlaw.com	Apr 04 2025 01:05:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: RASEBN@raslg.com	Apr 04 2025 01:05:00	U.S. Bank Trust National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
16491339	Email/PDF: bncnotices@becket-lee.com	Apr 04 2025 01:16:21	American Express National Bank, c/o Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
16491340	+ EDI: BANKAMER	Apr 04 2025 05:04:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
16491341	+ EDI: BANKAMER	Apr 04 2025 05:04:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
16491342	^ MEBN	Apr 04 2025 01:04:59	Borough of Mount Oliver, c/o Jordan Tax Service, Inc., 102 Rahway Road, McMurray, PA 15317-3349
16492567	^ MEBN	Apr 04 2025 01:04:31	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
16491343	^ MEBN	Apr 04 2025 01:04:30	Citizens Bank, NA, 10561 Telegraph Road, Glen Allen, VA 23059-4577
16491344	^ MEBN	Apr 04 2025 01:05:00	City & School District of Pittsburgh, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
16491345	+ Email/Text: bankruptcy@clearviewfcu.org	Apr 04 2025 01:05:00	Clearview FCU, 8805 University Blvd, Moon Township, PA 15108-4212
16491346	+ Email/Text: EBN@edfinancial.com	Apr 04 2025 01:05:00	Edfinancial Services L, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
16514023	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Apr 04 2025 01:05:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
16514724	Email/PDF: resurgentbknofications@resurgent.com	Apr 04 2025 01:16:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16491347	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 04 2025 01:16:17	LVNV Funding/Resurgent Capital, Attn:

District/off: 0315-2

User: auto

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16491349	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 04 2025 01:05:00	Bankruptcy, PO Box 10497, Greenville, SC 29603-0497 Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
16491350	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 04 2025 01:05:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
16491353	Email/Text: Bankruptcy.Notices@pnc.com	Apr 04 2025 01:05:00	PNC Bank, Bankruptcy Dept., PO Box 94982, Cleveland, OH 44101
16491351	^ MEBN	Apr 04 2025 01:04:45	Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760
16491352	^ MEBN	Apr 04 2025 01:05:01	Peters Township, c/o Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
16491354	+ Email/Text: EBN@edfinancial.com	Apr 04 2025 01:05:00	US Dept. of Education, 120 N. Seven Oaks Drive, Knoxville, TN 37922-2359
16518126	EDI: AIS.COM	Apr 04 2025 05:04:00	Verizon, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
16491355	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 04 2025 01:05:00	Wilmington Savings Fund, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MetLife Securitization Trust 2017-1, Wilmington Sa
cr	*+	Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
16508295	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16491348	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MetLife Securitization Trust 2017-1 Wilmington Savings Fund Society, FSB as Indenture Trustee dcarlon@kmlawgroup.com
Jennifer L. Cerce	on behalf of Creditor Jefferson Hills Borough jlc@mbm-law.net

District/off: 0315-2

User: auto

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Kenneth Steidl

on behalf of Joint Debtor Lisa M. Makowski julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Kenneth Steidl

on behalf of Debtor Robert L. Makowski Jr. julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Mary F. Kennedy

on behalf of Creditor Citizens Bank N.A. mary@javadrianlaw.com, tami@javadrianlaw.com;angie.harrigan@javadrianlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Shearer

on behalf of Creditor U.S. Bank Trust National Association rshearer@raslg.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 9